

# BENEFITS NEWS

An Information Publication for State of California Employees

## Open Enrollment for Legal Services Insurance: March 1- April 30

With advances in lifesaving technology, the aging population and high profile life and death cases in the news (i.e., the Terri Schiavo case), more people are coming to grips with their own mortality.

According to the Pew Research Center, "Public awareness of living wills, already widespread in 1990, is now virtually universal, and the number saying they have a living will has more than doubled from just 12% in 1990 to 29% today." Further, "Approximately 69% of those who are married, say they have talked with their spouse about preferred end-of-life medical care; only about 51% reported doing so in 1990."

Don't forget with the Group Legal Services Insurance Plan provided by the State of California you have access to knowledgeable attorneys to help you create a living will. Give yourself the peace of mind that you and your family will be taken care of.

### Open Enrollment Is March 1 - April 30

Open enrollment for the Group Legal Services Insurance Plan is *March 1, 2006, through April 30, 2006*. During open enrollment, eligible employees can enroll in the Plan and current participants can add or delete dependents. You don't need to re-enroll if you're already in the Plan; your coverage continues automatically. (Enrollees may cancel at any time.)

### Who's Eligible?

Permanent or probationary employees who are designated rank and file, managerial, supervisory, confidential, excluded or exempt, who work at least half-time or more and permanent-intermittent employees meeting the required control periods are eligible to enroll.

### Now, You Have the Protection You Need

You never know when a legal issue or situation will create serious problems in your life or threaten everything you've worked so hard for; your home, your income, and your assets.

Americans need attorneys for everyday issues, and the State's Group Legal Services Insurance Plan

covers 100% paid-in-full for In-Office Legal Services such as:

- Creating a Standard Will
- Dealing with Child Support/Custody
- Domestic Matters
- Adoption
- Bankruptcy
- Consumer Protection
- Credit Issues
- Traffic/Trial Defense of Civil Damages
- Juvenile Misdemeanors
- A Legal Dispute with a Neighbor
- Real Estate Transactions

Other Legal Services at no additional cost include:

**Telephone Legal Services** – Attorneys can easily handle certain issues over the phone. In fact, many times, a phone call to an attorney can put a legal issue to rest without further legal needs. Plan coverage includes:

- Telephone Legal Advice
- Telephone Standard Will Preparation
- Follow-up Calls and Letters
- Document Review
- Document Preparation
- Telephone Small Claims Assistance

**Identity Theft Coverage** – You'll get toll-free access to an Identity Theft Case Manager.

**Reduced Fee Benefit** – Even when you have a legal need that's not covered in the State's plan you can receive a reduced fee of at least 25% by participating attorneys.

**Online Legal Services** are available 24 hours a day and include the Law Guide and Do-It-Yourself Legal Documents.

The Law Guide contains hundreds of articles on various legal matters written in consumer friendly terms. It explains the law, identifies options, and helps you to educate yourself about your issue and how to handle your situation.

The Do-It-Yourself Legal Documents are State-specific and allow you to search and create simple documents such as a Motor Vehicle Bill of Sale, or a Power of Attorney (for finances).

**Conversion Option** – For plan members who retire or leave State service, you can continue coverage by enrolling in Ultimate Advisor.

### **Savings You Can Count On**

Given that California attorneys charge an average of \$337 per hour,\* how do you keep your legal expenses reasonable?

The Group Legal Services Insurance Plan is a voluntary employee-paid benefit that provides comprehensive legal coverage. For only \$9.60 per month for an individual or \$16.95 for a family, you can be protected from unexpected legal expenses. Our plan administrator, ARAG® has more than 30 years experience administering legal plans and currently provides coverage for more than 29,000 State of California employees.

### **How to Enroll**

Recently, ARAG mailed an enrollment kit to the homes of eligible State employees not yet enrolled in the plan. Please contact your department's Personnel Office or the ARAG Customer Service Center (1-800-247-4184) if you did not receive a kit.

***To enroll or make changes, you must submit your completed enrollment form to your Personnel Office by April 30, 2006.*** Your coverage begins on the first day of the pay period following your first payroll deduction.

### **How to Get More Information**

ARAG Customer Care Counselors (1-800-247-4184) are available Monday-Friday, 5:00 a.m. to 5:00 p.m. Pacific Standard Time to answer questions about the State of California Group Legal Services Insurance Plan. For more information, you can also access the ARAG Web site at <http://members.ARAGgroup.com/California> or the Department of Personnel Administration (DPA) Web site at [www.dpa.ca.gov](http://www.dpa.ca.gov) (click on Benefits/Legal Services).

ARAG® - Group Legal Services Insurance Plan  
800-247-4184  
800-383-4184 for TYY  
<http://members.ARAGgroup.com/California>  
[www.dpa.ca.gov](http://www.dpa.ca.gov)

\*Average attorney hours for each matter, based on 2004 ARAG Network Attorney estimates and using an average hourly rate of \$337 for California attorneys with 16-20 years experience per the Law Firm Economics Study, Altman Weil, Inc., 2004.

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## **For More Information**

### **DPA Benefits Division**

(916) 322-0300 ♦ CNET 492-0300

### **ARAG North America**

#### **Group Legal Services Plan**

1-800-247-4184

### **Dental Program**

(916) 324-0525 ♦ CNET 454-0525

### **Employee Assistance Program**

#### **MHN (Managed Health Network)**

1-866-327-4762

### **FlexElect Program**

(916) 327-6429 ♦ CNET 467-6429

### **Health Promotion Program**

(916) 324-9398 ♦ CNET 454-9398

### **Merit Award Program**

(916) 324-0522 ♦ CNET 454-0522

### **Pre-Tax Parking**

(916) 324-0526 ♦ CNET 454-0526

### **Rural Health Care Program**

(916) 327-1439 ♦ CNET 467-1439

### **Savings Plus Program**

1-866-566-4777

[www.sppforu.com](http://www.sppforu.com)

### **Travel & Relocation and**

#### **Vanpool Programs**

(916) 324-0526 ♦ CNET 454-0526

### **Vision Service Plan**

1-800-877-7195

### **Workers' Compensation Program**

(916) 445-9792 ♦ CNET 485-9792

## **DPA Fax Numbers**

### **Benefits Division**

(916) 322-3769 ♦ CNET 492-3769

### **Savings Plus Program**

(916) 327-1885 ♦ CNET 467-1885

### **TDD (Any unit in DPA)**

(916) 327-4266 ♦ CNET 467-4266

## **Internet Address**

[www.dpa.ca.gov](http://www.dpa.ca.gov)